

# **Premiums, Claims, and Loss Ratios**

## ***Aetna Inc., 2008 Original and Amended Filings for Comprehensive Major Medical Insurance***

	<b>Individual</b>			<b>Small Employer</b>			<b>Large Employer</b>		
	<i>Premiums</i>	<i>Paid Claims</i>	<i>Loss Ratio</i>	<i>Premiums</i>	<i>Paid Claims</i>	<i>Loss Ratio</i>	<i>Premiums</i>	<i>Paid Claims</i>	<i>Loss Ratio</i>
<b>Aetna</b>	\$843,692,044	\$617,705,102	<b>73%</b>	\$8,875,867,031	\$7,290,075,280	<b>82%</b>	\$5,459,969,978	\$4,476,646,659	<b>82%</b>
<b>Aetna (Amended)</b>	\$843,692,044	\$617,705,102	<b>73%</b>	\$3,984,138,619	\$3,166,972,800	<b>79%</b>	\$10,351,698,390	\$8,599,749,139	<b>83%</b>

### **Notes**

\*Data is based on Accident and Health Policy Experience Exhibit (A&H Policy Exhibit) filings made by 29 Aetna subsidiaries with the National Association of Insurance Commissioners (NAIC). In the A&H Policy Exhibits, data about comprehensive medical insurance sold to individuals is under the heading "Individual, Comprehensive Major Medical With Contract Reserves." Data about comprehensive medical insurance sold to small employers (usually between 2-50 employees) is reported under the heading "Group Business Comprehensive Major Medical, Single Employer, Small Employer." Data about major medical insurance sold to large employers is reported under the heading "Group Business Comprehensive Major Medical, Single Employer, Other Employer." A re-classification of group activity within one subsidiary, the Aetna Life Insurance Company, is responsible for the differences between the original and amended figures above.

\*NAIC's calculation of Loss Ratio takes into account "Change in Contract Reserves," which is not specifically identified in this chart, and does not usually affect the loss ratio significantly.

\*Data is limited to fully-insured business, comprehensive major medical insurance. Self-insured, administrative-services only, FEHB, Tricare and Medicare are not included in this chart.

\*Data does not include information about entities regulated by the California Department of Managed Health Care (DMHC), because such entities do not file A&H Policy Exhibits with NAIC.